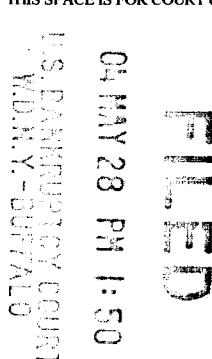


#11074055

FORM B1 UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK		Voluntary Petition																
Name of debtor (if individual, enter Last, First, Middle): JANKOWSKI, EDWARD T.		Name of Joint Debtor (Spouse)(Last, First, Middle)																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Shareholder, Officer, and Director of E & EJ Restaurants, Inc., d/b/a Ponderosa		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-0001		Soc. Sec./Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No., St, City, State, & Zip Code) 559 West Ferry Street Buffalo, NY 14222		Street Address of Joint Debtor (No., St., City, State & Zip)																
County of Residence or of the Principal Place of Business: Erie		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):		04-14024																
Information Regarding the Debtor (Check the Applicable Boxes)																		
Venue: (Check any applicable box)																		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other		Chapter or Section of Bankruptcy Code Under Which the Petition is filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304- Case ancillary to foreign proceeding																
Nature of Debts (Check one box) Consumer/Non-Business <input checked="" type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3.																
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e)(Optional)																		
Statistical/Administrative Information (estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																		
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
Estimated Assets <table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Debts <table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
THIS SPACE IS FOR COURT USE ONLY																		
 04 MAY 28 PM 1:50																		

Form Published by: Law Disk, 734 Franklin Avenue, Garden City, NY 11530

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s):	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: <u>NONE</u>	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: <u>NONE</u>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Debtor EDWARD T. JANKOWSKI

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
May 30 2004
Date

X 
Signature of Attorney

Signature of Attorney for Debtor(s)
JOHN H. RING III
Printed Name of Attorney for Debtor(s) Bar ID Number
JOHN H. RING III

Firm Name
360 Dingens Street

Address Buffalo, NY 14206

(716) 826-0770

Telephone Number
May 30 2004
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Case 1-04-14024-MJK Doc 1 Filed 05/28/04 Entered 06/01/04 08:12:56

Description: Main Document , Page 2 of 42

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

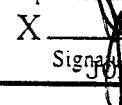
X 
JOHN H. RING III May 30 2004
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re: , Debtor(s) Case No:

SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the third column labeled "Husband, Wife, Joint or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
			0.00	TOTAL

In re: , Debtor(s)

Case No:

SCHEDULE B— PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY Col A	NONE Col B	DESCRIPTION AND LOCATION OF PROPERTY Col. C	HUSB. WIFE JOINT COMM. Col D	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION (Col F)	
				1	2
1. Cash on hand.	1b.	1c.	1d.	1	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	2b. X	2c.	2d.	2	
3. Security deposits with public utilities, telephone companies, landlords, and others.	3b. X	3c.	3d.	3	
4. Household goods and furnishings, including audio, video, and computer equipment.	4b.	4c. 559 West Ferry Street Buffalo, New York	4d.	4	2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	5b. X	5c.	5d.	5	
6. Wearing apparel.	6b.	6c. 559 West Ferry Street	6d.	6	
7. Furs and jewelry.	7b.	7c. Buffalo, New York	7d.	7	750.00
8. Firearms and sports, photographic, and other hobby equipment.	8b. X	8c.	8d.	8	
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	9b.	9c. Term Insurance	9d.	9	-0-
10. Annuities. Itemize and name each issuer.	10b. X	10c.	10d.	10	

In re: , Debtor(s) Case No:

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	11b.	11c. SEP	11d.	11	7,300.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	12b.	12c. E & EJ Restaurants, Inc., d/b/a Ponderosa	12d.	12	-0-
13. Interests in partnerships or joint ventures. Itemize.	13b. X	13c.	13d.	13	
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	14b. X	14c.	14d.	14	
15. Accounts receivable.	15b.	15c. Income from work 7703 Buffalo Avenue 136 Maple Road	15d.	15	3,000.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	16b. X	16c.	16d.	16	
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	17b. X	17c.	17d.	17	
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	18b. X	18c.	18d.	18	
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	19b. X	19c.	19d.	19	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	20b. X	20c.	20d.	20	
21. Patents, copyrights, and other intellectual property. Give particulars.	21b. X	21c.	21d.	21	
22. Licenses, franchises, and other general intangibles. Give particulars.	22b.	22c. Ponderosa Franchise Revoked	22d.	22	-0-
23. Automobiles, trucks, trailers, and other vehicles and accessories.	23b.	23c. 1998 Camry	23d.	23	6,710.00
24. Boats, motors, and accessories.	24b. X	24c.	24d.	24	
25. Aircraft and accessories.	25b. X	25c.	25d.	25	
26. Office equipment, furnishings, and supplies.	26b. X	26c.	26d.	26	
27. Machinery, fixtures, equipment, and supplies used in business.	27b. X	27c.	27d.	27	
28. Inventory.	28b. X	28c.	28d.	28	

In re: , Debtor(s) Case No:

29. Animals.	29b. X	29c.	29d.	29
30. Crops— growing or harvested. give particulars.	30b. X	30c.	30d.	30
31. Farming equipment and implements.	31b. X	31c.	31d.	31
32. Farm supplies, chemicals, and feed.	32b. X	32c.	32d.	32
33. Other personal property of any kind not already listed. Itemize.	33b. X	33c.	33d.	33
<u>-0-</u> continuation sheets attached			Total	\$ 19,860.00

Include amounts from any continuation sheets attached.
Report also on Summary of Schedules.

SCHEDULE C— PROPERTY CLAIMED AS EXEMPT

Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:

[] 11 U.S.C. §522(d)(1) Federal exemptions provided in 11 U.S.C. §522(d). Note: these exemptions are available *only in certain states*.
 [] 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local laws where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law. Specifically, debtor selects the exemptions of the state of:

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Household Goods, Clothes and Jewelry	CPLR Art. 52	5,000.00	2,750.00
SEP	D & C §282	All	7,300.00
Income from 7703 Buffalo Avenue and 136 Maple Road	CPLR Art. 52	2,700.00	3,000.00
1998 Camry	D & C §282	2,400.00	6,710.00

SCHEDULE D—CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. You may need to place an X in more than one of these three columns.

Report the total of all claims listed on this Schedule D in the box labeled "Total" on the last sheet of the completed Schedule. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C	O	D	H	W	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien					U	N	L	D	I	S	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
	O	D	E	B	J	C	T	I	Q	U	P	N	I	U	G	D	T	E
Acct No: NONE																		
Acct No:																		
Acct No:																		
Acct No:																		
																	0.00	TOTAL

(Report total also on Summary of Schedules)

SCHEDULE E—CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

TYPES OF PRIORITY

Extensions of credit in an involuntary case.

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(2).

Wages, salaries, and commissions

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original business, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

Deposits by individuals

Claims of individuals up to a maximum of \$1,800* for deposits for the purchase, lease, rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor for Alimony, Maintenance or Support, to the extent provided in 11 U.S.C. 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 507(a)(9).

In re: , Debtor(s) Case No:

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced after the date of adjustment.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, and Consideration for Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority
Acct No: NY State Dept. Of Taxation & Finance TSRD-Business Sales Tax Protest W.A. Harriman State Campus Albany, NY 12227			2002-2003			D	70,000.00	70,000.00
Acct No: Internal Revenue Service Andover, MA 05501			Withholding 2002-2003			D	3,500.00	3,500.00
Acct No: NYS Sales Tax P.O. Box 1208 New York, NY 10005			Sales Tax			D	102,725.00	
Acct No:								
Acct No:								
Acct No:								
							176,225.00	TOTAL (Report total also on Summary of Schedules)

In re: , Debtor(s)

Case No:

SCHEDULE F—CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address,, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred And Consideration for Claim If Claim is Subject to Setoff, so State	C O N T I N G E N T	U L I Q U I D A T E	D I S P U T E D	Amount of Claim
Acct No: Richard D. Yellen, Esq. 1640 Statler Towers Buffalo, NY 14202			Attorney's Fees For Corporation 2000-2004				1 And No More
Acct No: MetroMedia Steakhouses Company 6500 International Parkway Plano, Texas 75093			2002-2003 Franchise Fees				22,961.00
Acct No: 4006-6179-3904-6261 Key Bank Platinum Visa Processing Center Des Moines, Iowa 50363			Credit Card 2002				12,397.00
Acct No: Key Bank 4910 Tiedeman Road Cleveland, OH 44144			Loan 1998				70,000.00
Acct No: 3728-539819-41000 American Express P.O. Box 1270 Newark, NJ 07101			Credit Card 2000-2004				3,000.00

Acct No: Steven J. Goodman, CPA 4549 Main Street Buffalo, NY 14226		Accountant Fees 1999-2003			450.00
Acct No: Chase Manhattan Bank USA, N.A. 200 White Clay Center Drive Newark, Delaware 19801		Credit Card 2002-2004			3,423.00
Acct No: Gail Siegel, Esq. JP Morgan Chase 100 Duffy Avenue, 3H2 Hicksville, NY 11801		Duplicate			
Acct No: Maines Paper & Food Service, Inc. 101 Broome Corporate Parkway Conklin, NY 13748		Restaurant Goods 2003			47,973.00
Acct No: Alyssa M. Barreiro, Esq. Hinman, Howard & Kattell, LLP 700 Security Mutual Building 80 Exchange Street Binghamton, NY 13901		Duplicate			
Acct No: 2282018465 Beal Bank 6000 Legacy Drive Plano, Texas 75024		Loan 1999			34,513.00
Acct No: Benderson Development Company, Inc. 570 Delaware Avenue Buffalo, NY 14202		Rent 2001-2003			79,866.00
Acct No: North American Energy, Inc. 20 West Third Street Jamestown, NY 14702		Gas Service 2001			2,082.00
Acct No: Paul A. Peters, Esq. Hiscock & Barclay, LLP 1100 M & T Center Three Fountain Plaza Buffalo, NY 14203		Duplicate			
Acct No: Tarantino Foods, LLC 530 Bailey Avenue Buffalo, NY 14206		Goods 2003			30,000.00

Acct No: Robert A. Dean, Esq. Brownstone Professional Building 1870 Whitehaven Road - P.O. Box 1005 Grand Island, NY 14072		Duplicate			
Acct No: Advance Carpet Cleaning P.O. Box 3061 Syracuse, NY 13220		Business Debt 1999-2003			400.00
Acct No: Advanta Leasing Services P.O. Box 41598 Philadelphia, PA 19101		Business Debt 1999-2003			7,000.00
Acct No: Aire-Master 976 Almond Road Hornell, NY 14843		Business Debt 1999-2003			200.00
Acct No: American Steam Cleaning Services, Inc. 1317 Sweitzer Street Greenville, Ohio 45373		Business Debt 1999-2003			200.00
Acct No: AT&T P.O. Box 9001310 Louisville, KY 40290		Business Debt 1999-2003			363.00
Acct No: Bee Group Newspapers Classified Dept. P.O. Box 150 Buffalo, NY 14231		Business Debt 1999-2003			415.00
Acct No: Browning-Ferris Industries P.O. Box 830110 Baltimore, MD 21283		Business Debt 1999-2003			650.00
Acct No: Buffalo Expert Service 3003 Genesee Street Buffalo, NY 14225		Business Debt 1999-2003			784.00
Acct No: Buffalo Hotel Supply P.O. Box 646 Amherst, NY 14226		Business Debt 1999-2003			1,233.00
Acct No: Buffalo News One News Plaza P.O. Box 100 Buffalo, NY 14240		Business Debt 1999-2003			516.00

Acct No: Comtrex Systems Corporation 1348 Scott Lake Road Waterford, MI 48328			Business Debt 1999-2003				436.00
Acct No: Darling International Inc. 825 Wilson Avenue Newark, NJ 07105			Business Debt 1999-2003				236.00
Acct No: Data Source 1400 Universal Avenue Kansas City, MO 64120			Business Debt 1999-2003				518.00
Acct No: Dataworks 4550 S. Windermere Street Englewood, Colorado 81110			Business Debt 1999-2003				166.00
Acct No: Dr. Pepper Company P.O. Box 101652 Atlanta, GA 30392			Business Debt 1999-2003				236.00
Acct No: Farmers Insurance Company P.O. Box 10225 Columbus, OH 43215			Business Debt 1999-2003				3,600.00
Acct No: First Cardinal Corporation 210 Washington Avenue Ext. Albany, NY 12203			Business Debt 1999-2003				4,500.00
Acct No: First Rehabilitation Life Insurance Co. P.O. Box 220727 Great Neck, NY 11022			Business Debt 1999-2003				231.00
Acct No: Hobart 111 Dingens Street Buffalo, NY 14206			Business Debt 1999-2003				167.00
Acct No: Indus Foods, Inc. 1170 Victor Road Suite 230 Pittsford, NY 14534			Business Debt 1999-2003				16,833.00
Acct No: InstaWhip Foods 2117 Genesee Street Buffalo, NY 14211			Business Debt 1999-2003				2,311.00

Acct No: Irish Carbon 1444 Clinton Street Buffalo, NY 14206			Business Debt 1999-2003			1,412.00
Acct No: Key Bank Credit Cards Services P.O. Box 6040 Cleveland, OH 44185			Business Debt 1999-2003			1,233.00
Acct No: Key Bank P.O. Box 94831 Cleveland, OH 44101			Business Debt 1999-2003			30,000.00
Acct No: M&T Bank Attention: Special Assets Dept. P.O. Box 767 Buffalo, NY 14240			Business Debt 1999-2003			300.00
Acct No: MAB Maintenance 360 Belmont Avenue Buffalo, NY 14223			Business Debt 1999-2003			365.00
Acct No: Manna Refrigeration Service 33 Franklin Street Lockport, NY 14094			Business Debt 1999-2003			350.00
Acct No: Metro Group, Inc. 25 Boxwood Lane P.O. Box 211 Buffalo, NY 14225			Business Debt 1999-2003			158.00
Acct No: MFHS Physicians' Services, P.C. P.O. Box 8000 - Dept. 744 Buffalo, NY 14240			Medical Services 1999-2003			26.00
Acct No: Modern Disposal 4746 Model City Road Model City, NY 14107			Business Debt 1999-2003			587.00
Acct No: Muzak 2216 Kensington Avenue Buffalo, NY 14226			Business Debt 1999-2003			311.00
Acct No: National Fuel 10 Lafayette Square Buffalo, NY 14203			Business Debt 1999-2003			2,300.00

Acct No: Niagara Mohawk 300 Erie Boulevard West Syracuse, NY 13202			Business Debt 1999-2003				4,600.00
Acct No: ABD Lighting Co. 2885 Bailey Avenue Buffalo, NY 14215			Business Debt 1999-2003				200.00
Acct No: North American Choice STBA 20 West Third Street, Suite 10 P.O. Box 400 Jamestown, NY 14701			Business Debt 1999-2003				8,000.00
Acct No: Kaleida Waterfront Health Care Center 200 7th Street Buffalo, NY 14201			Medical Services 2000				23,000.00
Acct No: 5291-4922-3467-5656 Capital One Services, Inc. P.O. Box 85617 Richmond, Virginia 23285			Credit Card 2000-2003				4,680.00
Acct No: 4327-4700-0083-5739 Juniper Bank P.O. Box 8834 Wilmington, DE 19859			Credit Card 2000-2003				4,365.00
Acct No: 5543-0766-3001-9746 Chase Bank, USA P.O. Box 15007 Wilmington, DE 19850			Credit Card 2000-2003				3,200.00
Acct No: Aurora Plumbing 5800 Seneca Street Elma, NY 14059			Business Debt 1999-2003				200.00
Acct No: 4006617939904931 Citi Bank P.O. Box 8116 S. Hackensack, NJ 07606			Credit Card 2000-2003				6,896.00
Acct No: 4264297841236727 M & T Bank P.O. Box 4091 Buffalo, NY 14240			Credit Card 2000-2003				12,000.00
Acct No: 5424-1802-2698-4109 Citi AAdvantage Business Card P.O. Box 410408 Salt Lake City, UT 84141			Credit Card 2000-2003				3,756.00

Acct No: 5588-3285-0047-2265 Citibank P.O. Box 8116 S. Hackensack, NJ 07606		Credit Card 2000-2003		3,000.00
Acct No: Ecolab P.O. Box 9053217 Charlotte, North Carolina 27879		Business Debt 2000-2003		343.00
Acct No: F.J. Pugliese, Inc. 909 Oswego Street P.O. Box 4669 Utica, NY 13504		Business Debt 2000-2003		389.00
Acct No: 77-22558-8 N.Y.S. Unemployment Ins. Church Street Station P.O. Box 1411 New York, NY 10005		Unemployment Ins. 2002		2,217.00
Acct No: Pepsi Cola Of Buffalo 2770 Walden Avenue Buffalo, NY 14225		Business Debt 2000-2003		30,000.00
Acct No: Povinelli Cuttry Services Inc. 3231 Harlem Road Cheektowaga, NY 14225		Business Debt 2000-2003		216.00
Acct No: Randall Benderson P.O. Box 660 Buffalo, NY 14201		Duplicate		
Acct No: The Seven-Up Company P.O. Box 101652 Atlanta, GA 30392		Business Debt 2000-2003		1,684.00
Acct No: Vectra 3990 Business Park Drive Columbus, OH 43204		Business Debt 2000-2003		885.00
Acct No: W.B. Doner & Company P.O. Box 67-28701 Detroit, MI 48267		Business Debt 2000-2003		1,597.00
Acct No: Wasserstrom 477 South Front Street Columbus, OH 43215		Business Debt 2000-2003		800.00
				496,731.00

(Report total also on Summary of Schedules)

In re: , Debtor(s)

Case No:

SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e, "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described.

NOTE: a party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
NONE	

SCHEDULE H— CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse in this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of the case.

Name and Address of Codebtor	Name and Address of Creditor
NONE	

In re: , Debtor(s)

Case No:

SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	Dependents of Debtor and Spouse		
	Names Isabelle Natalie	Age 4 1/2 2	Relationship Daughter Daughter
EMPLOYMENT:		Debtor	Spouse
Occupation, Name of Employer:		Sales Associate - M J Peterson	House Wife
How long employed:		November, 2003, to present	
Address of employer:		501 John James Audubon Parkway Amherst, New York	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions
(Pro rate if not paid monthly)

1,400.00

Estimated monthly overtime

SUBTOTAL

1,400.00

0.00

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and Social Security
- b. Insurance
- c. Union dues
- d. Other (Specify)

SUBTOTAL OF PAYROLL DEDUCTIONS

0.00

0.00

TOTAL NET MONTHLY TAKE HOME PAY

1,400.00

0.00

Regular income from operation of business/profession/farm (attach statement)

Income from real property

Interest and dividends

Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above

Social security or other governmental assistance Specify:

Pension or retirement income

Other monthly income (Specify):

TOTAL MONTHLY INCOME

1,400.00

0.00

TOTAL COMBINED MONTHLY INCOME

1,400.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

In re: , Debtor(s)

Case No:

SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Rent, home mortgage, or mobile-home lot rent 931.00

Are real estate taxes included? Yes No

Is property insurance included? Yes No

Utilities

Electricity and heating fuel 350.00

Water and sewer 20.00

Telephone 45.00

Other - Cable 63.00

Home Maintenance, repairs, upkeep

Food 400.00

Clothing

Laundry, dry cleaning

Medical and dental expenses

Transportation (not including car payments)

Recreation, clubs, entertainment, newspapers, magazines

Charitable contributions

Insurance (not deducted from wages or inc. in mortgage pmt)

Homeowner's or renter's

Life

Health 530.00

Auto 250.00

Other insurance:

Taxes (not deducted from wages or included in home mortgage) Specify:

Installment payments (in Chapters 12 and 13, do not list payments to be included in the plan)

Auto payment:

Other payment:

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at the debtor's home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other expenses: Wife's Car Payment 143.00

TOTAL MONTHLY EXPENSES (report also on Summary of Schedules) 2,732.00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re: , Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
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2004 - \$ 7,020.00 (estimated)
2003 - \$12,000.00 (estimated)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

NONE

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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NONE

4. Suits and administrative proceedings, executions, garnishments and executions

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT/AGENCY AND LOCATION	STATUS OR DISPOSITION
Chase Manhattan Bank USA		Supreme Court, Erie County	Pending
Maines Paper & Food Service, Inc.		Supreme Court, Broome County	Judgment
North American Energy, Inc.		Buffalo City Court, Erie County	Pending
Tarantino Foods, LLC		Supreme Court, Erie County	Summary Judgment

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
NONE		

b. List all property in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME, LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION, VALUE OF PROPERTY
NONE			

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
NONE			

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
NONE		

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY
John H. Ring III - \$1,500.00 Filing Fee - \$ 209.00		

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND RELATIONSHIP OF TRANSFeree; RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT; AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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NONE

15. Prior Address of Debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law;

**SITE NAME
AND ADDRESS**

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**SITE NAME
AND ADDRESS**

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
E & EJ Restaurants, Inc. d/b/a Ponderosa		4350 Maple Road Amherst, NY 14226	Ponderosa Steak House	1988 to September 5, 2003

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Steven J. Goodman, CPA
4549 Main Street
Buffalo, NY 14226

1998 to 2003

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Steven J. Goodman, CPA
4549 Main Street
Buffalo, NY 14226

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
Edward T. Jankowski 559 West Ferry Street Buffalo, NY 14222	Shareholder	100 percent

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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Edward T. Jankowski	Weekly Draw when available	\$400.00
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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION NUMBER

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 28 2004

Signature of Debtor 
EDWARD T. JANKOWSKI

Date _____

Signature of Joint Debtor _____
(if any)

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. (Required by 11 U.S.C. § 110(c).) _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer _____

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re:

Debtor(s)

Case No:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	Yes	1	0.00		
B — Personal Property	Yes	3	19,860.00		
C — Property Claimed as Exempt	Yes	1			
D — Creditors Holding Secured Claims	Yes	1		0.00	
E — Creditors Holding Unsecured Priority Claims	Yes	2		176,225.00	
F — Creditors Holding Unsecured Nonpriority Claims	Yes	7		496,731.00	
G — Executory Contracts and Unexpired Leases	Yes	1			
H — Codebtors	Yes	1			
I — Current Income of Individual Debtor(s)	Yes	1			1,400.00
J — Current Expenditures of Individual Debtor(s)	Yes	1			2,732.00
Total number of sheets in all Schedules ▶		19			
			Total Assets ▶	19,860.00	
					Total Liabilities ▶ 672,956.00

In re: , Debtor(s)

Case No:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date May 28 2004

Signature


EDWARD T. JANKOWSKI

Date _____

Signature _____

(In joint case, both debtors must sign)

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re ,

Debtor(s)

Case No.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property to be Surrendered.*

Description of Property

Creditor's name

NONE

b. *Property to Be Retained.*

[Check any applicable statement]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE				

Date: May 28 2004


EDWARD T. JANKOWSKI

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re

Debtor(s)

Case No:

DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. 329
AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered in behalf of the debtor in or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows: \$1,500.00 plus filing fee of \$209.00 paid, \$N/A to be paid, that the source of the compensation and filing fee paid was earnings, and that the source of the compensation agreed to be paid is N/A.

I have not agreed to share this compensation with any other person. (If appropriate) The details of such sharing or agreement to share are as follows (except that no such details are required of any agreement for sharing of the compensation with a member or regular associate of the attorney's law firm):

Date: May 21/2004



JOHN H. RING III
Attorneys for Debtor(s)

NY State Dept. Of Taxation & Finance
TSRD-Business Sales Tax Protest
W.A. Harriman State Campus
Albany, NY 12227

Richard D. Yellen, Esq.
1640 Statler Towers
Buffalo, NY 14202

MetroMedia Steakhouses Company
6500 International Parkway
Plano, Texas 75093

Key Bank
Platinum Visa
Processing Center
Des Moines, Iowa 50363

Key Bank
4910 Tiedeman Road
Cleveland, OH 44144

American Express
P.O. Box 1270
Newark, NJ 07101

Steven J. Goodman, CPA
4549 Main Street
Buffalo, NY 14226

Chase Manhattan Bank USA, N.A.
200 White Clay Center Drive
Newark, Delaware 19801

Gail Siegel, Esq.
JPMorganChase
100 Duffy Avenue, 3H2
Hicksville, NY 11801

Maines Paper & Food Service, Inc.
101 Broome Corporate Parkway
Conklin, NY 13748

Alyssa M. Barreiro, Esq.
Hinman, Howard & Kattell, LLP
700 Security Mutual Building - 80 Exchange St.
Binghamton, NY 13901

Beal Bank
6000 Legacy Drive
Plano, Texas 75024

Benderson Development Company, Inc.
570 Delaware Avenue
Buffalo, NY 14202

North American Energy, Inc.
20 West Third Street
Jamestown, NY 14702

Paul A. Peters, Esq.
Hiscock & Barclay, LLP
1100 M & T Center - Three Fountain Plaza
Buffalo, NY 14203

Tarantino Foods, LLC
530 Bailey Avenue
Buffalo, NY 14206

Robert A. Dean, Esq.
Brownstone Professional Building
1870 Whitehaven Road - P.O. Box 1005
Grand Island, NY 14072

Advance Carpet Cleaning
P.O. Box 3061
Syracuse, NY 13220

Advanta Leasing Services
P.O. Box 41598
Philadelphia, PA 19101

Aire-Master
976 Almond Road
Hornell, NY 14843

American Steam Cleaning Services, Inc.
1317 Sweitzer Street
Greenville, Ohio 45373

AT&T
P.O. Box 9001310
Louisville, KY 40290

Bee Group Newspapers
Classified Dept.
P.O. Box 150
Buffalo, NY 14231

Browning-Ferris Industries
P.O. Box 830110
Baltimore, MD 21283

Buffalo Expert Service
3003 Genesee Street
Buffalo, NY 14225

Buffalo Hotel Supply
P.O. Box 646
Amherst, NY 14226

Buffalo News
One News Plaza
P.O. Box 100
Buffalo, NY 14240

Comtrex Systems Corporation
1348 Scott Lake Road
Waterford, MI 48328

Darling International Inc.
825 Wilson Avenue
Newark, NJ 07105

Data Source
1400 Universal Avenue
Kansas City, MO 64120

Dataworks
4550 S. Windermere Street
Englewood, Colorado 81110

Dr. Pepper Company
P.O. Box 101652
Atlanta, GA 30392

Farmers Insurance Company
P.O. Box 10225
Columbus, OH 43215

First Cardinal Corporation
210 Washington Avenue Ext.
Albany, NY 12203

First Rehabilitation Life Insurance Co.
P.O. Box 220727
Great Neck, NY 11022

Hobart
111 Dingens Street
Buffalo, NY 14206

Indus Foods, Inc.
1170 Victor Road
Suite 230
Pittsford, NY 14534

InstaWhip Foods
2117 Genesee Street
Buffalo, NY 14211

Irish Carbon
1444 Clinton Street
Buffalo, NY 14206

Key Bank
Credit Cards Services
P.O. Box 6040
Cleveland, OH 44185

Key Bank
P.O. Box 94831
Cleveland, OH 44101

M&T Bank
Attention: Special Assets Dept.
P.O. Box 767
Buffalo, NY 14240

MAB Maintenance
360 Belmont Avenue
Buffalo, NY 14223

Manna Refrigeration Service
33 Franklin Street
Lockport, NY 14094

Metro Group, Inc.
25 Boxwood Lane
P.O. Box 211
Buffalo, NY 14225

MFHS Physicians' Services, P.C.
P.O. Box 8000 - Dept. 744
Buffalo, NY 14240

Modern Disposal
4746 Model City Road
Model City, NY 14107

Muzak
2216 Kensington Avenue
Buffalo, NY 14226

National Fuel
10 Lafayette Square
Buffalo, NY 14203

Niagara Mohawk
300 Erie Boulevard West
Syracuse, NY 13202

ABD Lighting Co.
2885 Bailey Avenue
Buffalo, NY 14215

North American Choice STBA
20 West Third Street, Suite 10
P.O. Box 400
Jamestown, NY 14701

Kaleida Waterfront Health Care Center
200 7th Street
Buffalo, NY 14201

Capital One Services, Inc.
P.O. Box 85617
Richmond, Virginia 23285

Juniper Bank
P.O. Box 8834
Wilmington, DE 19859

Chase Bank, USA
P.O. Box 15007
Wilmington, DE 19850

Aurora Plumbing
5800 Seneca Street
Elma, NY 14059

Internal Revenue Service
Andover, MA 019601

NYS Sales Tax
P.O. Box 1208
New York, NY 10005

Citi Bank
P.O. Box 8116
S. Hackensack, NJ 07606

M & T Bank
P.O. Box 4091
Buffalo, NY 14240

Citi Advantage Business Card
P.O. Box 410408
Salt Lake City, UT 84141

Citibank
P.O. Box 8116
S. Hackensack, NJ 07606

Ecolab
P.O. Box 9053217
Charlotte, North Carolina 28229

F.J. Pugliese, Inc.
909 Oswego Street
P.O. Box 4669
Utica, NY 13504

N.Y.S. Unemployment Ins.
Church Street Station
P.O. Box 1411
New York, NY 10005

Pepsi Cola Of Buffalo
2770 Walden Avenue
Buffalo, NY 14213

Povinelli Cutlery Services Inc.
3231 Harlem Road
Cheektowaga, NY 14225

Randall Benderson
P.O. Box 660
Buffalo, NY 14201

The Seven-Up Company
P.O. Box 101652
Atlanta, GA 30392

Vectra
3990 Business Park Drive
Columbus, OH 43204

W.B. Doner & Company
P.O. Box 67-28701
Detroit, MI 48207

Wasserstrom
477 South Front Street
Columbus, OH 43215